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PATENT APPLICATION  
TRANSMITTAL LETTER

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Commissioner for Patents  
Washington D.C. 20231  
Box Patent Application

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09/680923  
10/06/00

Transmitted herewith for filing is the patent application of

Inventor(s): Steven BECHHOFER, Bernd COLLMER, and Edgar WITTMANN

For : A SYSTEM AND METHOD FOR MANAGING RISK AND OPPORTUNITY

Enclosed are:

1. 24 sheets of specification, 6 sheets of claims, and 1 sheet of abstract.
2. 7 sheet(s) of drawings.
3. Check in the Amount of \$710.00 for the filing fee calculated as shown below:

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BASIC FEE				710.00
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Dated:

October 6, 2000

By

  
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## **U.S. PATENT APPLICATION**

For

**A SYSTEM AND METHOD FOR MANAGING  
RISK AND OPPORTUNITY**

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